

CIGNA Dental

The CIGNA Dental PPO plan will be enhanced to include a progressive/regressive wellness incentive that will apply to dental services provided in-network and out-of-network. Features of this plan include:

- The preventive care you receive one year earns you a high benefit level for the following year
- Dental benefits that reward you for taking good care of your oral health
- A dental plan that cares about your health and overall well-being

The base plan summary by class for Year One, effective 07/01/08, is defined below. For a detailed benefits summary, please turn to page X

Year One – Effective - 7/01/08 – Base Plan

Benefit Level	In-Network		Out-of-Network	
	Plan	Employee	Plan	Employee
Class I - Preventive & Diagnostic Care	100.00%	0.00%	80.00%	20.00%
Class II - Basic Restorative Care	80.00%	20.00%	60.00%	40.00%
Class III - Major Restorative Care	50.00%	50.00%	50.00%	50.00%
Class IV – Orthodontia	50.00%	50.00%	50.00%	50.00%

PROGRESSIVE FEATURE

Preventive Care Services (Class I) received in year are rewarded with high benefit percentages for Basic Restorative Care (Class II) and Major Restorative Care (Class III). Progression increments are 5% per year and will not exceed the maximum benefit level in Year Three.

For example, If you receive Preventive Care Services (Class I) during Year One (Base Plan), your plan design for Year Two is defined below:

Year Two – Effective 7/01/09

Benefit Level	In-Network		Out-of-Network	
	Plan	Employee	Plan	Employee
Class I - Preventive & Diagnostic Care	100.00%	0.00%	80.00%	20.00%
Class II - Basic Restorative Care	85.00%	15.00%	65.00%	35.00%
Class III - Major Restorative Care	55.00%	45.00%	55.00%	45.00%
Class IV – Orthodontia	50.00%	50.00%	50.00%	50.00%

If you receive Preventive Care Services (Class I) during Year Two, your plan design for Year Three is defined below:

Year Three – Effective 7/1/10

Benefit Level	In-Network		Out-of-Network	
	Plan	Employee	Plan	Employee
Class I - Preventive & Diagnostic Care	100.00%	0.00%	80.00%	20.00%
Class III – Major Restorative Care	90.00%	10.00%	70.00%	30.00%
Class III – Major Restorative Care	60.00%	40.00%	60.00%	40.00%
Class IV – Orthodontia	50.00%	50.00%	50.00%	50.00%

REGRESSIVE FEATURE

When Preventive Care Services (Class 1) are not received, the benefit percentages for Basic Restorative Care (Class II) and Major Restorative Care (Class III) will decrease the following year. Regression decrements are 5% and will not fall below the Base Plan Year.

Below are 3 different illustrations

